HPM Best Practices Series

Employee Benefits Communications

By
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"Leading the business of Wellness"

- **Health risk appraisals (HRAs)**
- **Targeted high-risk and at-risk telephonic coaching**
- **Custom and "turn-key" population health management (PHM) programs**
- **Consumer health training and coaching**

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"Leading the business of Wellness"

Introducing….

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Agenda

- **Purpose of employee benefits communication**
- **Comparison with traditional methods**
- **Core messages and tone**
- **Timing and vehicle options**
- **Best practices for employee benefits communication**
- **A case in point**

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Purpose of Employee Benefits

Relating Human Resource Goals, Strategies and Tactics to Employee Benefits

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Comparison with Traditional Approach

Traditional EBC

- Stress value to employee
- Passive in tone
- Link to employer virtue
- Recruitment and retention
- “Use at will”
- All uses equally valid
- Entitlement message
- Utilization message
- Future commitment

New EBC

- Stress how to use wisely
- Active in tone
- Link to partnership role
- Still an important issue
- “Use carefully”
- Some uses inappropriate
- Partnership message
- Conservation message
- Depends on situation

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Core Message #1

“Your health is important to you, your family and to us as a company.”

Sub-points:

- **Role of lifestyle**
- **Preventability**
- **Irretrievable nature**
- **Family disruption**
- **Contribution important**

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Core Message #2

“Health care costs are out of control and not sustainable.”

Sub-points:

- **Technology**
- **Cost insulation**
- **National trends**
- **Our trends**
- **Entitlement not healthy**
- **Real cost much greater**
- **Partnership needed**

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Core Message #3

“There are actions you can take to help preserve our health benefits.”

Sub-points:

- **Pocket book rule**
- **Apply same approach**
- **Some out of our control**
- **Need consumerism**
- **Prevention is key**
- **Self-responsibility is key**

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Core Message #4

“We are taking this journey together and change is coming.”

Sub-points:

- Same benefits

- Choice is important

- Phase in of changes

- Provider dynamics

- Provide tools

- Partnership

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Core Message #5

“These changes are necessary to strengthen consumerism and slow the rate of future cost growth.”

Sub-points:

- **Role of insurance**
- **Increase cost sharing**
- **Protect against large loss**
- **Taking multiple actions**
- **Must save for the future**

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Core Message #6

“We need your cooperation and assistance to be successful. Here’s some examples”

Sub-points:

- **Situation #1 Hospital care**
- **Situation #2 Physician care**
- **Situation #3 Emergency care**
- **Situation #4 Prescription drugs**
- **Summary of key concepts**

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Core Message #7

“We will be learning how to solve this problem together.”

Sub-points:

- **Lots at stake**
- **No choice –must act**
- **No easy “fixes”**
- **Wellness is critical**
- **Periodic report-back**
- **Stay tuned**

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Key Words

- Partnership
- Responsibility
- Change
- Care
- Balanced
- Thoughtful
- Reasonable
- Practical
- Together
- Conserve
- Preserve
- Wellness

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Communication Methods

Traditional Methods

- Meeting announcements
- Employee newsletter
- Written individual notices
- Bulletin board notices
- Printed materials
- Payroll inserts
- Marquees and electronic billboards
- Face-to-face individual information sessions
- Group information sessions
- Audio presentations
- Audiovisual presentations
- Video presentations

Non-Traditional Methods

- Information-based puzzles, acrostics or limericks
- Self-quizzes
- Health risk appraisals
- Mail request vehicles
- Trigger cards
- Websites and links
- Chat rooms
- Fax networks
- In-bound telephonic support
- Out-bound telephonic support
- Interactive voice response (IVR)
- Computer games

Source: O'Donnell, Health Promotion in the Workplace, Chapter 6.

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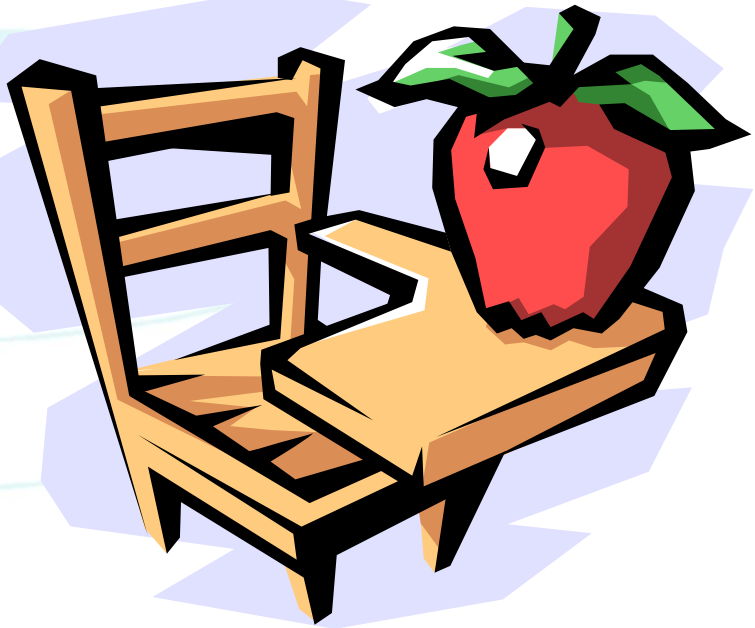
Best Practices

Employee Benefits Communication

- **Methods**
  - **Regular write-ups**
  - **Web-based e-learning w/req**
  - **Required open enrollment**
  - **HR briefings**
- **Content**
  - **Cost experience**
  - **Why increasing**
  - **How they will be affected**
  - **What they can do**
  - **Why changes are happening**
- **Connections**
  - **Tools and resources**



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A Case in Point

- **Email notice**
- **Mailer to home**
- **Newsletter articles**
- **Program launch kit with CEO letter**
- **Web-based FAQ**
- **Web-based “drill-down”**
- **Web-based e-learning with incentive**
- **2 hour workshop**
- **Follow-up report on progress**

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Workshop Content

- Welcome and message from CEO/COO
- An overview of the healthcare cost problem
- Our health-related cost experience
- Potential consequences for employers and employees
- What determines how much healthcare you need? Risks and costs. Preventability
- What you can do to make a difference
  - Minor illness (Use medical self-care book)
  - Major illness (Use some examples)
- Avoiding injuries (Home and vehicle safety checklist)
- Understanding your options: consumer tips
  - Hospital
  - Physician
  - Emergency room
  - Prescription drugs
- Using the Web to improve your health
- Putting more “quality” into your life
- Strategies for staying young
- Partnership needed!
- What’s coming?
- Again, how you can make a difference!
- Adjournment

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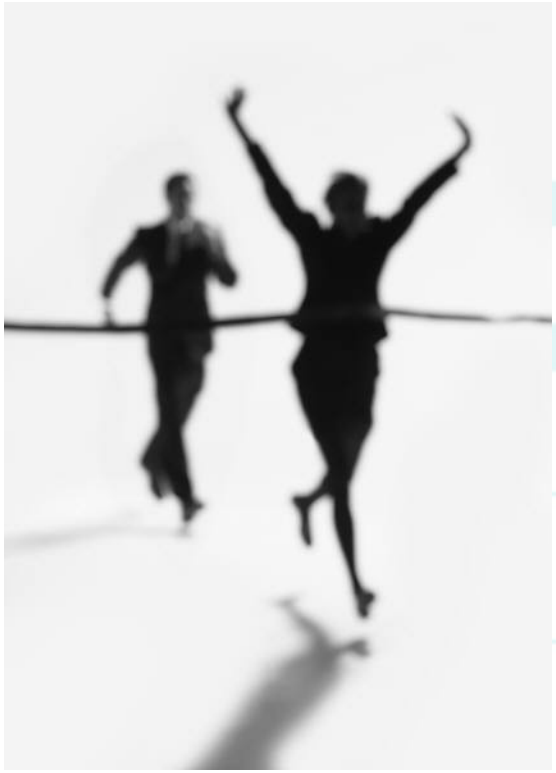
Components for Success



- **Awareness**
- **Motivation**
- **Building skills**
- **Practice opportunity**

Source: O'Donnell, Art of Health Promotion, Sept/Oct, 2005.

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End Point?

- **Employees value benefits**
- **Employees appreciate HPM approach**
- **Employees and spouses become good health care consumers**
- **Employees and spouses live out wellness-oriented lifestyles**
- **Employees and family members are healthier**
- **Each employee family uses pre-tax savings for all out-of-pocket health costs**
- **Employer experiences health related costs that grow slower than the CPI**
- **Good people come and stay**

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Summary of Main Points

- **Communication is key to change**
- **Old benefit messages need to be eliminated and new ones consistently and coherently adopted**
- **Those new core messages have to be repeated frequently**
- **Use multiple methods adapted to your population**
- **Tone needs to be upbeat and positive**
- **Wellness needs to become a central cultural value**
- **Be clear about your desired “end point”**

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Questions?

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Date	Topic
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#7	Getting the Most Out of Telephone Coaching
#8	Getting the Most Out of Incentives
#9	HPM Series: Persuasive Rationale for CEO
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Thanks for Your Participation

The webcast is now over

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